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OF ECONOMICS

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THE MENACE OF THE MILLIONAIRE

OR

IF I HAD A MILLION

RICHARD D. KATHRENS

BURTON PUBLISHING COMPANY
PUBLISHERS AND BOOKSELLERS
KANSAS CITY, MISSOURI

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I still maintain that the man with vast sums of money—not earned by himself, perhaps—is a menace to the rights and opportunities of thousands, and the law should provide some sane and practical means whereby the man of small capital, or no capital, might find protection against the avarice and the unjust aggression of a rich and powerful competitor.

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The Menace Of The Millionaire

OR

If I Had A Million

BY

RICHARD D. KATHRENS

AUTHOR OF

'Let's Civilize The Marriage Laws," "What God Hath Joined," "Hath Sin a Sex?" etc., etc.

PUBLISHED BY
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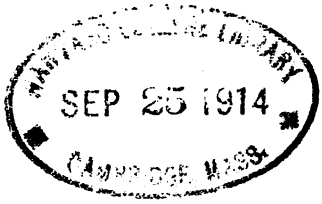

From the
Quarterly Journal
of Economics.

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RICHARD D. KATHRENS

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THE MENACE OF THE MILLIONAIRE
—OR—
IF I HAD A MILLION.

What would **you** do if you had a million dollars?

Every person who has reached the age of maturity, and who has taken note of the conditions that exist about him in society, has asked or has been asked this same question; and everyone has at some time, either seriously or flippantly, indicated the special benefactions he would indulge and the good he would dispense, if he were the possessor of a fortune. The views, theories and schemes thus advanced are for the most part without value, owing to the circumscribed horizon that hedges about the mental activity of the average man, and the limited amount of real knowledge

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possessed by him. But the world progresses, economically, in the degree that men question the sufficiency of prevailing systems to meet the common needs of the individual, and to indicate wherein improvement or advance may be had —and how. All human problems are finally solved in just that way, and man grows in mental and moral excellence by asking and answering questions.

There is a grain of gold in every man's opinion, if we will find it; and in the aggregate of opinions the world's wisdom finds expression. It remains for the analytical mind to assay the great mass of more or less crude notions, assumptions, conjectures, plans, etc., that may be put forth from time to time in solution of any problem—to measure them by the accepted yard sticks of science—to submit them to the acid and fire tests of **known** facts—to boil them down, so to speak—to separate the ore from the dross—the truth from the false —and to furnish us, free from awkward and involved verbiage, the completed, composite thought of multitudes of minds upon any subject. This is the

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refining process by which dreams sometimes come true.

Among the many privileges which the present era accords to every man is the right to think, and to freely express just what he thinks, although his opinions and conjectures controvert the theories and overturn the accepted hypotheses of centuries. Of course the responsibility runs same as heretofore. He who attempts to attack fixed custom, intrenched privilege, or long settled religious convictions, need not hope to escape payment in full for his moral hardihood; and he who essays to publicly discuss questions of general concern, must be willing to receive upon his own head the full measure of public favor or condemnation.

But, men were never, as now, so willing to listen; never, as now, so amenable to reason; never, as now, so tolerant of the views of others; and the man with a message worth delivering need not hesitate to speak out. He will have no difficulty securing a forum; and if he speaks the truth—a following. It matters little about his past; his personal

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life, his ancestry, his nationality, his present standing in the business world, or the particular brand of his religious predilection—the important thing is the practical and rational value of the reform he urges.

The world is ready to part company with superstition in every form; to forsake error and falsity, under whatever guise; and to accept the truth—by whomsoever uttered — provided only that it can be demonstrated.

With this preface, I return to my opening query: What would you do if you had a million dollars?

A simple question; anyone might propound it, and seemingly anybody should be able to readily answer—but the correct answer to that question probably carries with it an easy solution for most of the problems of the hour, and an effective remedy for most of the ills that afflict the existing social order.

What would you do?

What use would you make of such a fortune to better the world, or to ameliorate the hard conditions of society? For my part, I must confess, I

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am hardly willing to trust myself to make answer.

It would be quite impossible, in my opinion, for any man unacquainted with the sensations and responsibilities that go along with the ownership of a million of money, to forecast just what would be the attitude of his mind towards the facts of life, if such a fortune should come to him. Indeed, it would be a mere guess—the veriest speculation.

It would be much easier for me to enumerate some of the things that I would **not** do, if I had a million, and felt disposed as I now feel to help my fellow; but, by this process of elimination a wise and proper course may suggest itself.

Let's pursue the plan.

My judgment does not approve the wisdom of following any of the usual avenues through which modern philanthropy finds expression. My opposition to all these schemes and systems of intended usefulness is aroused because of their insufficiency and their palpable impracticability, and because they fail utterly to overcome or to remove any

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of the conditions they are designed to remedy.

I would not be pursuaded, if I had a million dollars, to give any part of it to build a church, or for the extension of any form of church work.

It is a question, in my mind, if the church has rendered to mankind a service at all commensurate with the cost and burden it has imposed. The building and support of vast ecclesiastical establishments, the financing of expensive proselyting expeditions, the prosecution of wars in the name of religion, the spreading over the earth of unsettling, confusing and conflicting notions concerning man's mission and destiny, and the maintenance, in comparative idleness, of hundreds of thousands of non-producers—all these things which sum up the church, have exacted an enormous tribute from the earnings of men; and I say it is a question of grave doubt and one certainly open to honest inquiry, if any adequate return has been made, directly or indirectly, to those who have borne this burden.

I do not address myself to the reader's

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prejudice, and I do not wish to attack, or even seem to attack any of the preconceived opinions he may entertain about the church or religion, but rather I would ask his dispassionate consideration of the church, as one of the agencies of our civilization.

The spiritual uplift, so-called, afforded by the church, is to no purpose, and of no value to society, unless it extends to and affects beneficially the relations and conditions of men—unless it promotes harmony, good will, mutual helpfulness, the material prosperity and the physical perfection of the members of society. If the church cannot show a record of achievement in these essentials of moral and social advancement, then in all fairness—judged by its fruits the church has failed of its purpose.

For nearly 2,000 years the church has posed as the special and divinely appointed conservator of public morals, and yet among its members, and within its councils, have appeared the most despotic, brutal and despicable monsters whose atrocious activities have blackened the pages of history; and, in those

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sections of the world where today the church enjoys the largest measure of temporal power, human progress is less marked, illiteracy is more universal, poverty more abject and hpoeless, and crime shows no diminution. If the church could say, in defense of the adequacy of its system to remedy the ills of society: "Witness the transformation wrought by the church! When we came into the world and into the hearts of men, disease and poverty and crime cursed the fair earth, but now, behold! Twenty centuries of the salutary ministrations of the church have forever cleansed the world of this trinity of horrors, and made of the earth a paradise, indeed, where dwell in love and fellowship the sons of men!" If the church could lay claim to such an accomplishment, I should favor any and every plan for the extension and perpetuation of its institutions.

But there is another reason why I would not contribute money for church purposes.

It has been my observation that the men who do these things are not always

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normal, fully-rounded men, but as a rule are vain, hypocritical, narrow or blindly bigoted men. If there appears to be, in your acquaintance, an exception to this rule, then it is safe to wager that you are being deceived by appearances. The man who gives money for "the glory of God" is rarely unmindful of his own glorification. Then, I think a man is without justification who takes that which does not belong to him and gives it to the "service of God." In other words, so long as there exists in the world sorrow and want; so long as devoted mothers and helpless children suffer for the bare necessities; so long as good men are required to wear away useful lives in an unequal struggle for bread—God should be willing to wait.

I would not give money for the building of free libraries, on the mistaken and misapplied theory that "knowledge will make you free." If the people are too poor to buy Plato or Balzac or Shakespeare or Darwin, for **ten cents,** then it is certain the people need **something else** more imperatively than they need **free** books.

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The free library fails of its beneficent purpose. Its advantages are reserved for the few, and these benefits are largely monopolized by those who can well afford to pay. The free library does not serve the book needs of the dependent, and it does not satisfy the yearning for wisdom that may inflame the heart of him who is too poor to buy. It rather caters to the fancy, the emotionalism, or the romanticism of the well-to-do. It provides pastime and recreation for the frivolous, the vain and the indolent. The child of poverty—mean and shabbily clad—turns back at the mosaic entrance. With an intensified sense of the fitness of things, he realizes that the free libraries are not for such as he; and the contumely of the gay throng, passing in and out, bar the way to his opportunity as completely as would gates and locks of steel.

I would not encourage, with my money, the building of great schools or the endowment of colleges. These institutions, as at present conducted, are practically closed to the children of the poor, thus working an unjust discrim-

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ination against the multitude. The influence of the big school is distinctly destructive of democratic ideals, and makes for the division of society into classes.

I would not concern myself much about perpetuating the "homes" and "shelters" and "settlements" provided for the relief of a few of the unfortunates who fall victims of the cruel, so-called Christian system under which we live. All these schemes of comfort and succor are deficient, and deal their charity with partial hand.

The care of the aged, and the indigent cripple, who are incapacitated by the infirmities of years or physical handicaps to make their own way, would awaken my interest; likewise, the victim of incurable or wasting disease, and I should feel warranted in contributing my share to their support and comfort. But, such action on my part would be prompted more by a desire to relieve a known condition of distress, demanding immediate succor, than by a willingness to temporize with the evils in our system that furnish these public charges faster than

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they can be cared for. The various charities devised to meet the appalling condition of society that confronts us on every hand, fall woefully short of their purpose. They deal with symptoms only and hence fail utterly to reach the cause that lies back of the distress they are designed to alleviate.

The student of the situation, indeed the most indifferent observer must note that the crying need—the imperative demand everywhere—is money, **money!**

The deeper we pursue the subject our analysis discloses a direct relation between **poverty** and nearly all forms of crime; between **poverty** and nearly all forms of disease, and the further fact that the indigence and pauperism that mock our civilization and threaten our national life, are the legitimate product of a perverted governmental system that supinely permits a criminally unequal distribution of wealth.

To the man with a million, possessed by a sincere desire to do real and lasting good for his fellow man, these facts should afford inspiration, and should suggest to him a course of action which,

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if wisely pursued, would accomplish the greatest good for the greatest number.

He might address himself to the task of devising some plan, or developing some equitable scheme whereby the State might effectually discourage "swollen fortunes." The amassing and concentrating of money, beyond a certain amount—deemed by experience and a concensus of public opinion, to be sufficient to supply every reasonable demand—should be made to entail a certain hazard (created by law) that would automatically operate to reduce and disburse such excess accumulations.

The scattered millions of money which yesterday ministered to the needs and comforts of thousands, gathered today into one hand, make a slave of their owner—infect his activity with a pernicious quality—and become a menace to the rights and opportunities of hundreds of thousands.

The gravest danger in this country today—indeed the most alarming and destructive influence that has arisen in the history of free governments, is the modern man of millions. The accumu-

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lation of vast hordes of money, or the convertable equivalent of money, under a single control is the most unfortunate and calamitous development of this period. A majority of the ills of society can be traced directly to the system which permits one man, or one set of men, to employ their surplus wealth for their further private aggrandisement, at the expense of the other members of society. The fact that a multi-millionaire is possible in this land augurs the instability of the republic. The development here of such a parasitic growth is a serious commentary on our institutions. The multi-millionaire serves no good purpose; gauged by every standard, and from every point of view, he is a calamity. Despite the possible charm of his personality—his kindly mein, his gracious manner, his genial comradeship; despite the largesse of his heart—the multiplicity of his charities, the quiet, unostentatious method of his giving, and the thoughtful and practical value of his benefactions—nevertheless, the multi-millionaire is a positive menace. Without wishing to be—even without know-

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ing it, he is rendered—by virtue of the subtle power of his money—an enemy of society, and the foe of popular government. His very **presence** is a threat; and his **activity** is a hindrance and an obstruction to the industry of others. His financial superiority serves to check personal initiative, to discourage competition, and accomplishes the despair of the poor!

So, if I had a million dollars, I would favor with my fortune the fixing by law of a defined limit to the individual ownership of money—a limit beyond which no man would be permitted to prey upon the earnings of his fellow.

Why?

Because Money means Power; and a concentration of money means a centralization of power, which in turn means the circumscription of rights and the abridgment of opportunities; and that which interferes with the full enjoyment of all the natural rights of the individual, or which tends to destroy the equality of opportunity—for all alike—means disadvantage and disaster for those whose privileges are cut off or

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curtailed. Such a condition can have but one outcome, and that is class distinction, and eventually—Master and Slave.

If every man who owns or controls large sums of money were an honest man, a conscientious man, a man imbued with high principles—indeed, if every man who acquires the use and administration of a fortune, were considerate always of the rights of his neighbor and controlled at all times by a sincere and absorbing desire to serve his fellow —this old world would be a very much more desirable place in which to live, and few would be willing to leave it, even though assured through transportation and a clear title to mansion in the sky.

But, alas! man is very much the same sort of an animal today that he was in the stone age, some fifty thousand years ago. He has lost somewhat, perhaps, of his native brutality—and yet I am not so sure about that. His ideals, probably, have become more fanciful and extravagant, but they are not above the gratification of the senses; his Utopia

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is still an undiscovered country, and the Millennium for which he has yearned, is still a vague, impalpable dream. He has not changed much in principle, or in his moral conception of things, but he has learned how to mask his motives, and some of his ancient methods have been revised. He is not above shifting responsibility, or shirking his duty, only he does it now without exposing his head or barking his own shins. Hypocrisy and deceit and cant and scientific dissimulation are the cunning devices with which he betrays, and destroys, and —escapes detection.

A certain culture, or gloss, serves to indicate an advance along various lines, but the poor are still preyed upon by the rich; the defenseless are still oppressed by those in power; the weak are victims of the strong; the fallen cry for mercy, but they are spurned and trampled on; and, every man is seeking out his own salvation, and rarely fails to take advantage of his neighbor's misfortune for his own profit or advancement.

The old tiger spirit still dominates: the hearts of men are not yet civilized!

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Great wealth, in the hands of a few, is the burden of this hour—the king curse of this age. This cannot be too strongly emphasized. The concentering of huge fortunes that we witness in this country is inconsistent with the spirit of free institutions; is inimical to the life and purpose of a democracy, and is a contradiction of the declarations and hopes of a liberty loving people. It aims at monarchy—oligarchy. Its tendency is towards a centralization of power. It generates a magnetism that draws all to itself, and it holds fast to that which it has.

And, I want to say here, and with all the force at my command: unless the people awaken to an appreciation of the situation—unless they will recognize this great, appalling fact, and rise in their sovereign power, and set a just restriction upon this business of fortune building — the amassing of money, beyond any reasonable need; the piling of million on million, just for the brutal sport of depriving others; the heaping and hoarding and entailing of vast riches, beyond the power of

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the most reckless and dissolute spendthrift to squander—I say, unless the people will put a stop to this mad and merciless strife for dollars, they will have forfeited their birthright; they will have failed in their duty to the flag; and they will have deserted the cause of human freedom!

We are all more or less selfish, and the degree of our selfishness may be fairly approximated by the degree of our **dependence.** We are sometimes concerned about the rights of our fellow, because our own rights may be involved, but just so soon as we become **independent** of those about us, our attitude changes; we grow formal, distant, cold, indifferent.

The possession of great riches transforms the man of sentiment and soul into an intellectual machine which knows neither sympathy nor compassion, yet quite well simulates a native benevolence.

The master of millions recognizes no law above the dollar; and no duty to his fellow that interferes with or transcends the rights of property. He

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pays only for flattery and sycophancy; gives nothing, for the joy of giving, but always in response to some ulterior motive—a bid for public favor, or an opportunity for vainglorious display. He doles his charities deliberately, and with cold, calculating hand, and he demeans and humiliates the object of his counterfeit beneficence by exacting a slavish obeisance. He measures men by his own arbitrary standard—money. Worth and ability are gauged by the dollars possessed. The man without capital is ruthlessly brushed aside as of no account, his rights denied and his opportunities restricted.

Great wealth sears the soul, dries up the well springs of the heart, thickens the skin, cauterizes the nerve-ends, and dulls the sensibilities to the pain and groans of all—save its own. It seeks to wall itself off from the contaminating touch of the poor; shuts its ears to suffering, closes its eyes to misery, and with merry music drowns out the cries of woe. Upon the theory that "what it does not know, will not hurt it," it seeks to make itself secure

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against the intrusion of those things that would distract it from the enjoyment of its own indulgences.

Great wealth creates privilege, builds caste, accentuates class differences and breeds an aristocracy that inevitably leads to the enslavement of the masses.

I would not only declaim against the multi-millionaire, and abet and foster a sentimental antagonism for him and his methods, but I would devoutly contend for the success of any practical plan that would eliminate and eradicate from our social structure, the system of which he is the logical outgrowth. I would set about to secure the enactment into law of an Initiative Mandate of the People, which should define and determine the course of the multi-millionaire to the end that the passing of this generation would mark also the positive and permanent passing of these financial monstrosities that afflict our social and commercial life.

And, in pursuance of this purpose, I would seek first some popular expression upon the question: **"When does the private ownership of money become**

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a menace, and at what point or sum would Society—in its own defense—be justified in setting a bar to further money getting by the individual?"

To be expected, there would be many diverse and conflicting opinions on this question. The man who believes, as many of our money barons profess to believe, that he is the chosen instrument of Fate, and that leadership—without service—is his mission among men, will no doubt contend that his methods are heaven directed, and that any restriction of his activities would be in the nature of an attempted subversion of the divine plan.

It does not seem reasonable that any man could seriously cherish such a notion concerning himself or his purpose in the world. At any rate, we should hardly expect to find him outside the most benighted court circles of Continental Europe, or in some wild extravaganza of the stage, and yet a large and rapidly growing number of this sort of creature is to be found in the exclusive circles of our excessively rich.

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When men acquire immense wealth—out of all proportion to their efforts or proper deserts—they are frequently given to the conceit that they are better than men of less fortune, and are likely to ascribe their otherwise (to them) unaccountable good luck to some special dispensation of the Almighty. This is the really dangerous period in the moral evolution of the multi-millionaire; and, it is against this overweening notion of self, entertained by the indolent and title-seeking rich, that the common people must maintain a watchful lookout—lest their liberties become imperiled.

Another class of people—good and patriotic people—but given to superficial reasoning and chance judgment—would disapprove in toto the entire scheme of setting any check to fortune building. Not because of any possible loss they might sustain, or any gain they might enjoy, but simply because they have not reached that point in rational development where the mind perceives the causal relation between great riches on the one hand and great priva-

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tions on the other.

Still another, and a much larger class of people, would favor drawing the line so low as to awaken widespread anxiety lest the business of the country might be embarrassed. It would be quite difficult to find a common ground on which such opposing forces could reach a fair compromise, and yet these differences must be reconciled and these divergent elements brought together, if the ills of which we complain are to be remedied.

If we lived in an ideal society, where simple justice was the measure of every man's reward, then every man's fortune would represent the money and property equivalent of his own labor—no more and no less. Under such a perfect system, there would be no "swollen fortunes," no millionaires, no rich class, and for that very reason there would be no jails, almshouses or poor! But, that is the millennium, and its realization is so remote that, at best, we may only look forward to it as one of the possibilities of the dim, distant future.

Having given some study to the sub-

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ject, and to the equities involved, I may be permitted to offer a suggestion that may afford at least a basis on which to figure a just and practical course.

I should recommend and urge that the maximum limit to the individual ownership of money be fixed at a sum high enough to satisfy all the rational and virtuous requirements of the most vaulting ambition; and, at the same time a limit low enough, so that no single individual could own or control exclusively any natural resource, or any product of the mine, mill or farm—the use of which was essential to the daily life or comfort of the people.

So, in my judgment, the possession of one million dollars in money, or convertible propery, should mark the utmost limit of any man's personal holdings. Beyond that generous maximum, the law should provide a penalty for the addition of another copper!

A Million Dollars! What a talisman of power; but who knows just what those words mean? No two minds will accord exactly as to their significance. We all have accustomed our-

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selves to the frequent use of large figures, and have acquired a sort of habit of sometimes loosely employing such terms to convey our idea of values and dimensions; but no man can fully and completely comprehend just what a million means.

I recall a circumstance that occurred in Wyoming, some twenty-odd years ago, that may serve to illustrate how far short of the facts the mind's eye may fall in its measurement of a million. A number of titled Englishmen, including Lord Churchill and the Duke of Mayo, had gone out there to inspect their extensive cattle holdings. By book account, these gentlemen and their associates had in round numbers just one million and twenty thousand head of cattle grazing on the short grass of the northwestern plains. The particular business of the distinguished party, on this occasion, was to verify by actual ocular evidence, the reports that had previously been made to them —to satisfy themselves that they had a steer on the range, for every steer on the books.

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A pulpit-like reviewing stand had been constructed on a little eminence that overlooked the great basin that stretches its cheerless waste from the Powder River to the foothills of the Rockies. Directly in front of this stand, and at right angles to it, extended a wire fence as far as the eye could reach. On one side lay the everlasting plain, with not an obstruction to mar the view, save here and there a clump of sage or soap weed, that dappled its rolling bosom; and, on the other side—the uncounted herd, gathered there after a "round-up" that searched the public domain of four states. Here, at this dividing line, the tally-keepers took up their positions. At the word of command, the gates were swung open, and the restless beasts, by twos and fours, were crowded by. Within four hours, the dull, dead plain had become transformed into a moving mass of life, resembling the surface of a troubled sea, with russet waves that surged against the sky. Presently, all was cattle, and in every direction they seemed to blend with

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the landscape. The mighty parade was eleven days passing the reviewing stand. Every steer was accounted for, and the Englishmen returned home happy in the knowledge of their vast possessions.

It was common report, however, that only 28,000 cattle had been employed to work that deception on the noblemen, who some months later became involved in a sensational scandal as the result of their American ranch speculations.

The immensity of a million—the really ungraspable proportions of it, is the point I wish to make. The 28,000 head of cattle were made to look like a million. The fact is, less than twenty thousand cattle, if allowed to range themselves on a feed ground will cover all the space within the circle of the horizon, from rim to rim, and, to the inexperienced the number may be anything from ten thousand to ten hundred thousand.

The bulk and volume of a million dollars **in money,** is very difficult of appreciation.

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In twenty dollar gold pieces it would weigh more than a ton and a half—to be exact, just 3,125 pounds.

In silver dollars it would tip the beam at 125,000 pounds, or sixty-two and a half tons.

In five dollar bank notes—set end for end—it would make a precious strip nearly twenty-four miles long; and, in certificates of one dollar, it would furnish an unbroken ribbon—a veritable long green—more than 123 miles in length.

If we go to market with a million dollars and exchange it for some commodity of daily use, we will not fail to be impressed with its prodigious purchasing power.

Suppose we reduce a million dollars to bread. That will afford an interesting measure of its magnitude. At the full retail price, our money will buy just twenty million loaves, and if we get a full count, it will require about fifteen thousand ordinary bakery wagons to make the delivery.

That much bread would supply every man, woman and child in a city of a

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quarter of a million with eighty loves apiece—a sufficient amount of the staff of life to enable them to withstand a siege, or a period of flood and famine, for six months.

The average five cent loaf of baker's bread is about ten inches in length, and four by five inches across the end, or 200 inches cubic volume, and sometimes weighs a pound.

A freight car, thirty feet long, will accommodate less than fifteen thousand such loaves. So, in order to move these twenty millions of loaves by rail, it would require a train of solid box cars, eight and one-half miles long And, if these twenty million loaves were stored on a plot of ground 100 feet square, and piled up as evently and symmetrically as brick and mortar might be piled—and solidly over the entire area—it would make a novel monument that would rise over 230 feet in the air. This illustration fails to convey a fair idea of the huge bulk of such a pillar of bread, owing to the fact that the average mind perceives only the surface outlines of the great

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mass and is not struck with its immense proportion. In comparison with many of our city sky-scrapers, it would appear mean and squatty; but, if these loaves could be rearranged in walls conforming in thickness to the walls of the Metropolitan Tower—say, an average of four feet—our unique bread shaft would extend skyward, in doughy grandeur, considerably more than a quarter of a mile. Again, if this million dollars' worth of bread were threaded on a cable, it would make an unparalleled "bread line," long enough to span the Atlantic from Boston to London, or to stretch all the weary way from New York to San Francisco.

We are told, in Bible story, that Joseph, the foster-father of Jesus, was a carpenter, and that he worked at his trade in Galilee. Nothing is related concerning his special skill. All we know is that he was very poor, and it is a fair inference that his opportunity was limited and his pay irregular. We have no reliable information concerning the wages carpenters received in that

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day, but I am told that $2.50 a day is a fair average wage for such labor at this time. Skilled carpenters command more money, but they are required to put in several months each year in enforced idleness, so the average of $2.50 per day is a safe basis on which to figure. Out of such a wage it would be quite impossible for any man to build up much of a bank account, and the carpenter who, with his family, could manage to get along on $1.50, and save one whole dollar every day—and keep it up indefinitely—would be entitled to special recognition as a model of thrift and frugality.

Now, if Joseph could have lived until January 1st, of the present year of grace, and could have kept his health and a steady job, and have worked unremittingly every day, down through all those ages of years, and have received one dollar clear, over and above all his expenses—in other words, if Joseph could have saved one dollar for every day—Sundays and week days alike—during all the days of the Christian era, and have deposited them in a

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savings account, he would have had to his credit in the Banks of Jerusalem and Jericho on the first day of January, 1914, just $698,245.

Although now very much past his prime; bent under the weight of more than sixty generations of years, and hoary with the frosts of twenty centuries, the perennial Joseph would still be required to patiently persevere—to work and skimp and save—until the 22nd day of September, in the year 2739, before he could hope to enter the millionaire class.

These illustrations and speculations are indulged to impress in some degree the magnitude of a million, the significance—expressed in homely comparisons—of the figures commonly employed in this day of "big business," to represent the financial power of certain men and institutions. I repeat: no mind can grasp fully the meaning of a million dollars, or a million of anything.

Let no man imagine that the limiting of the ownership in money to one million dollars will work any real hard-

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ship to his just rights or opportunities; or that life will become dull and barren for him. The average normal man should experience little difficulty in making ends meet, though required to struggle along on the simple interest earnings of a million.

The possession of a million dollars means fifty thousand dollars a year—a princely annuity—an income which makes possible a degree of independence that could not otherwise be experienced, under our imperfect social system. It means freedom from care; liberation from the bondage of unwelcome toil, and relief from the monotony and everlasting grind of mere existence. It means deliverance from the pinch and pang of poverty, and immunity from the wasting worries of want. It means ease and luxury and pleasing diversion; carriages and automobiles and travel and books. It means lands and houses and dress and diamonds. It means position and power and popularity; and it means the gratification of every reasonable desire and the realiaztion of every worthy ambi-

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tion that money can provide.

But, with these eagerly sought possessions life assumes a different aspect; the perspective becomes radically changed, and the mind adjusts itself to the new angle of view. The owner of a million no longer wears his heart on his sleeve; no longer touches elbows with the motley throng, nor senses the strain and stress of their unequal strife, and—feeling not—heeds not the sufferings of his brother!

When a man acquires control of such vast sums of money that he is enabled thereby to embarrass or destroy the business, or the earning power of other men, there is always the danger that he might do so; and, I hold that it is entirely within the province of the state to establish such safeguards as will protect the rights of the great body of citizens as against the harmful activities of such individuals.

The owner of a great fortune should be required to submit to some reasonable handicap, in the struggle for commercial supremacy, that would tend to off-set, in some measure, his financial

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advantage over the man without fortune. This suggestion does not design that any undue advantage, or any advantage, shall be given one class of citizens as against another class, but simply this—that the natural rights of the individual shall not be ignored, and that a fair consideration be accorded the least citizen, solely in the interest of the preservation of his right to live.

Man is so constituted that the maintenance of his physical life constantly imposes upon him the necessity of satisfying certain physical wants. Among these, food, clothing and shelter may be classed as the essential requirements, for without any of these no member of the state could long continue to live. Clothing might be dispensed with during some seasons and in some sections, but the conventions of society oppose the free exercise of this right by the individual; but **food** and **shelter** are indispensably necessary. These involuntary needs, which in justice are a part of every man's birthright—his natural inheritance—as free to him as air and sunshine, are not to be had by wishing

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for them, or for the asking. Under a **natural** society, the enjoyment of these wants would follow as the result of each man's personal exertion, and in such measure as his tastes would demand and his industry govern. But, under the existing order, these necessities of every life come only in response to the persuasive quality of the coin of the realm—the recognized medium of exchange. But, this medium of exchange is limited and controlled, and those who have it in greatest abundance, rarely employ it in their daily transactions, while those who have it in least measure, or are entirely destitute of it, are required in some way to find it — the actual money — or die! There is no alternative: That is the **law**—the cruel and barbarous injunction of this civilization; **get the money, or get off the earth.**

It is all well enough to assert solemnly that labor means money, and that "there is always a living for the man who is willing to work," but this is not true. The fact is, the opportunities to work are less than the number seeking work, and

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every day, in this land of plenty, thousands of honest, anxious, needy applicants are turned away empty handed, and other thousands are physically unable to perform the labor offered them, but the daily demands of their living, in each case, continue to run against them just the same.

To remedy this condition which presses so heavily upon some and so lightly upon others, has been the dream and hope of every economist and humanitarian, who has sought to bring about a more equitable adjustment of the relations between man and man.

Those circumstances and conditions that operate to make money hard to get—even though devoted services are eagerly tendered—necessarily make life difficult and uncertain; and, so long as **life** and **money** are so inseparably related as they are under our present system, then the men who own vastly more money than they need, must bear responsibility—at least in large part—for the presence of other men who need vastly more money than they own.

I am sure, if there were fewer mil-

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lionaires and no multi-millionaires there would be a more even distribution of the wealth of the people: more men would have comfortable fortunes; a larger number of deserving people would have homes of their own; there would be less dependence; and fewer children would go hungry to bed.

It will be contended that all millionaires are not of the wolf and vulture type that my characterization of them would lead many people to believe. Probably that is true: let us hope that it is. I refer to millionaires as a class, and as such, I regard them as a grave public danger, but I am also sensible of the fact that there may be, here and there — Heaven bless them — "good, grand souls in this world of shame." who notwithstanding their millions, remain true to themselves and loyal to their fellows—but, I want to say in passing, that the millionaires of that sort can be counted on the fingers of the left hand.

I still maintain that the man with vast sums of money—not earned by himself, perhaps—is a menace to the

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rights and opportunities of thousands, and the law should provide some sane and practical means whereby the man of small capital, or no capital, might find protection against the avarice and the unjust aggression of a rich and powerful competitor.

In the town where I passed the marble playing period of my boyhood, there lived a much envied youth who was known far and wide as the "wizard." This boy was not endowed with any special genius for "readin', writin', or figgers," but, hully gee! he could play marbles. He was singularly accomplished in his art, and was capable of marvelous execution in a "Boston circle." He could place an ordinary agate between the thumb knuckle and the forefinger of his right hand, and direct it anywhere within fifteen feet, and nineteen out of twenty times it would go with unerring precision to the desired spot. He was rarely known to lose a game, and when he did it was an accident. If he got a shot, it usually meant the end of the game. It was not an uncommon thing for him to

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start out on a Saturday morning with four or five marbles, and return at sundown with four or five hundred. Every boy in the community had measured skill with him, and had failed. The "wizard" became so expert and his prowess in that respect so well and generally known, that his opportunity became more and more circumscribed. (Under the **natural** conditions, such as usually prevail in the commerce between marble players, this result was inevitable, and of course to be expected.) The other boys were not courting games with him, and in order to induce any of the knowing ones to play with him, he was required to grant some concession, or to submit to some restriction of his rights. This handicap was imposed in order that the difference in skill might be made up in some measure, and thus equalize the chances of success. This attitude towards the "wizard" was prompted by the dictate of self preservation, and he seemed to appreciate the justice of it. When it became known that to play with him meant loss, there were very

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few players who could be induced to see any fun or profit in the game; and the handicap was a proper and legitimate compromise which suggested itself in the logical order of things.

Now, let's speculate a moment.

Suppose the "wizard" had control of practically all the marbles — comies, two-tickers, crockeries, glassies, etc., and the other boys were required to get their supplies from him; and then were forced to play with him, and on his own terms— what would have been the outcome? One of two results would inevitably have followed. The "wizard" would gradually have exhausted the resources of the other boys, and have taken over all the marbles of the community; or some physically capable fellow would have found a following, and forced him to submit to fair regulation.

I want to urge the adoption of this same sane and civilized method of dealing with our captains of industry, for the protection of the toilers in the ranks; in defense of a wise public policy, and that the common good might be better subserved.

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It matters little, in principle, whether we play with marbles or wheat, with iron or beef, or oil or bread, but it must be borne in mind that a monopoly in marbles cannot in any way involve the life, liberty or real happiness of any individual.

Society must meet this condition that makes a few men rich, while millions are in poverty, just as it now meets other conditions that produce or invite contagion, or other harmful or threatening consequences. And, it must act promptly, too, if those who now live are to enjoy any of the benefits. It must not delay to moralize or to philosophize, or to dally with precedent, but it must proceed with a sort of ruthless expedition, having but a single aim and purpose, viz., the common good.

A safe and rational public policy demands that limitations be placed upon many of the activities of the individual, where it appears that his unchecked operations would, or might, infringe those rights of his fellow claimed to be natural and inalienable. The courts and the constabulary of the state stand back of these regulations of society,

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and the rights of all the people as against the wish, or mischievous purpose of a few, is the sufficient reason and justification. In this way only has any real moral advance ever been accomplished in the social relations of men.

No cause, however just and holy, ever succeeded simply because it was just and holy, but because its defenders were willing—if need be—to do and die for it. Force, or a show of force, has ever been the open sesame to the enjoyment of things worth while. Moral suasion is good enough in some instances and under some circumstances, but in cases where immediate relief is demanded, it is not a dependable and efficient means.

The processes of education are too slow. The world cannot wait until every man reaches his full moral stature—until every heart is civilized. Men are dying, while we dream of the millennial time when the Golden Rule will control every man's attitude towards his brother; when Democracy will be the recognized religion of every land;

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when the holy principle of the "Single Tax" will be universally accepted, or when the Collective-ownership of the means of production and distribution will satisfy the hopes and ambitions of men.

Appeals to the moral side of man—to his innate sense of right—have never alone sufficed. Simple love of justice has rarely ever inspired the activities of the rich and powerful.

And, I declare to you that our political salvation, and the hope for social justice, lies in our ability to further and properly extend the present police power of the state, to cover offenses and crimes against the public peace and order not now recognized by the statute.

If a man develops smallpox, or any other particularly dangerous and known to be contagious disease, thereby menacing the health and life of his neighbors, the law provides a means of protection. The unfortunate sufferer is quarantined in his home, or he is carried away to some isolated place and there confined until the condition is healed or the danger past.

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If a man, without apparent cause, begins to talk strangely and to threaten his friends and others about him, or to charge them — without reason — with evil designs upon him, the statute makes provision for the protection of society against such unfortunates.

If a broad shouldered, coarse ruffian with blood in his eye and murder in his heart, sets out on a mission of disorder —seeking trouble and making it where there was peace before—deliberately using his superior physical strength to wound and strike down and kill innocent and helpless people, he will not be permitted to continue his saturnalian spree without hindrance. The law will stop him, and its penalties run hard against such offenders.

If a desperate man lies in wait for you, at the entrance of a dark alley and there, without provocation on your part, brutally "black-jacks" you; all right minded people will condemn the cowardly assault, and if apprehended, the law will mete out swift punishment to such an assailant.

And, if another man, more daring

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perhaps, accosts you and at the point of a revolver demands your money and other valuables; the law will hunt him down. Society resents the act against your person, as an attack upon the peace and dignity of the state, and has framed a criminal statute to fit the crime.

But, if another individual—rich and powerful—surfeited with the good things of life, far beyond his personal needs, but envious of your prosperity, and ambitious to rule in certain departments of trade—if this man seeks to ruin you, and to despoil you of your property; and **does**; but instead of a bludgeon employs the surer and subtler power of money; instead of a pistol, the cunning and crafty method of trust competition — what protection, pray, does society or the state afford?

You have absolutely no recourse at law or elsewhere. The whole community may have knowledge of the crime that is being worked against you and against the very life of the state, and yet they actually look on while you are slowly and torturously destroyed,

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and your family reduced to want—no voice is raised to help you—no officer of the law dares to interfere! Why?

If a man physically superior is not justified in using that advantage to crush and destroy his business rival who may be physically inferior, then by the same reasoning and the same moral rule, a man of great wealth is not justified in using his financial advantage to destroy or hamper the business opportunity of his financially weaker competitor.

Far worse than plague or pestilence; more to be dreaded than the lunatic who may run amuck; or the strong-arm brute who cracks a few unoffending heads, is the man with **surplus millions** who, under the protection of the law, boldly appropriates the product of another's toil, and filches—without let or hindrance—from the hard earned savings of the poor.

The burglar or the highwayman, probably driven by hunger to desperation, who sets out in pursuit of dangerous plans, stakes his life against the property he covets and, in compari-

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son with these public plunderers who operate secure from attack, the former takes a position of such respectable eminence that any relation that might be traced would shed lustre upon the latter. The burglar wears his sign upon his forehead and hazards his right to live, while these cruel and craven hypocrites, from a clear, cold vantage —with face of Jekyll and heart of Hyde —ply their nefarious schemes. The average house breaker would disdainfully reject their system and scorn the employment of their methods.

Society must abandon its present futile and ineffective practice of symptom treating, and direct its healing agencies to the seat of the disorder that is, at this moment, insidiously sapping its very vitals.

It must protect itself against the ghouls and jackals, in human flesh, that infest the politics of the land and whose diabolism penetrates and saturates through and through the whole social fabric; or it will be worse than useless to frame statutes for the punishment of petty offenders whose acts

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are in truth the unavoidable sequence of a policy, which, to paraphrase an old maxim, strains at the **effect,** but swallows the **cause.**

The important thing that people most need, in this country, is not something for nothing—profits without industry; not charity; not even sympathy; not special privileges or advantages of any kind, but equality of opportunity—simple **justice.**

Under existing conditions, equality of opportunity is impossible. This most precious boon of democracy may never be realized until, by some device of the law, the marauding millionaire is interrupted in his ruinous course, and is forced to respect the rights of the masses.

In the interest of a peaceful working-out of the great social and industrial problems that are now pressing for solution, I have made bold to outline a plan and to indicate a method—crude, perhaps; imperfect, to be sure, but conceived in a Jeffersonian spirit of the square deal. I offer it as a remedy for most of the ills in our economic

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system of which we have reason to complain—a sufficient and workable plan; adapted to present needs; fitted to the purposes of free government, and, in my judgment capable of practical and beneficial exploitation.

If I had a million dollars, this message which I have so imperfectly presented to you, would be carried by abler spokesmen to every receptive mind between the two oceans; and, if earnest advocacy of the right ever found expression in the statutes, then the proposition I have here laid down, respecting the fixing of a just limitation upon the individual ownership of money, would become the law in this land.

I apprehend that there would be opposition to such a law—no doubt many objections would be urged against it—but no man will rightfully take exception to its impartial fairness. It will be borne in mind that the reform I urge does not contemplate seizure or confiscation; it does not threaten the rich with despoliation, nor the poor with increased burdens, and it cannot be tortured into an attempt to appro-

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priate the products of honest industry to the uses and purposes of the idle and the indolent.

The success of such a measure might involve certain constitutional changes, but no man will plead that such a statute would offend the moral sense; or that it would interfere with the rights, or abridge the opportunity of the citizen; or that it would hamper individual effort or destroy personal initiative.

The man of small capital, and the man of no capital, certainly would not decry the enactment of a law that contemplated such a just and reasonable restraint upon money-getting, but on the contrary, they would give it their endorsement and support, and for many reasons, but chiefly because the average man's ambition and hope for fortune is far inside of a million dollars.

The normal man of large capital would offer no serious objection to such a measure, because he would recognize its justice, and he would have occasion to rejoice in the fact that a good reason was now afforded him to slacken

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a killing pace, and he might devote possibly his best years to some really worthy and useful pursuit.

The multi-millionaire would regard such a movement with a degree of complacence and a sense of relief. The success of such a law could do him no violence. He would still have his millions, and he would enjoy the unique distinction of having "gone the limit," so to speak, in the accumulation of dollars; and he would also have the satisfaction of knowing that he was the last of his kind.

"Big Business" would not suffer, but instead would be placed upon a safer and firmer basis, because such enterprises would no longer represent the money-forced dominance and dictation of one man, or one set of men, who might at will arbitrarily force the price of labor and likewise fix the cost of commodities. Brain and brawn would quite naturally come in for larger recognition and tact and talent would find fairer recompense. In any event "big business" is not the product of either the genius or the labor or the capital

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of rich men, but it is the product of the mental power, the muscle and the money of thousands of work-people and small investors whose skill and savings are exploited by the rich.

Under my proposed reform of the existing order, respecting the amassing of private fortunes, not less than two thousand men—each receiving the maximum of $50,000—would share the large profits of an institution like the United States Steel Corporation, instead of only five men.

In the oil industry another two thousand or more men would divide the cream of the proceeds instead of only three men.

The sugar industry would annually contribute a fortune to each of a thousand or more men, where it now enriches but a few.

The vast smelting interests of the country would serve to flood with increased sunshine and greater abundance many thousands of homes, instead as at present serving only to endow and perpetuate the financial prowess of a single family.

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Five men control the great meat packing industry of this country, and this little coterie of money-kings manipulate—entirely within their own discretion, and to their personal profit and aggrandisement—the price the farmer shall receive for his live stock, and also the price the consumers of the land shall pay for the meat products. Such an assault upon the rights and liberties of the people would be impossible under the equitable plan I propose.

Many forms of crime against the State would practically disappear, owing to the fact that the conditions which invite such corrupt practices would have ceased to exist. For example: the profit would be taken out of bribery, and the representative of the people would become more truly representative. No individual would have at his command **unearned** fortune with which to dower the palm of traitors—thus both the incentive to and the purpose of bribery would be largely removed.

These are but a few of the consequent and incidental blessings that

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would surely flow from the enactment of a law which would place a reasonable and just check to the destructive commercial and industrial activities of the excessively rich.

No man would contend that such a law would impoverish anyone, or that it would take from honest toil its fair reward.

On the contrary, such a limitation upon the individual ownership of money, as I have suggested, would do no violence to property or property rights. It would neither destroy nor discourage business, endanger credit or stifle competition; and, it would in no wise menace the just powers of capital, or infringe in any degree the rights of labor. It would not provoke a tear in all the land, or anguish a single breast, or visit upon any home forebodings or loss!

But such a law—in the name of justice and humanity—would operate to curb the ruthless sway of financial despots by fixing a definite barrier beyond which the tyranny of money could not go; and, by setting a just

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limit to greed and extortion, and a reasonable restraint upon rapacity and plunder, it would interpose its saving arm between the sordid master of money and the helpless victim of his cruel machination.

In short, such a law would retire from the field of competitive endeavor that man **only** whose personal control of vast wealth gives him an artificial advantage over his financially less fortunate fellow, and thus the difference in opportunity would be made up in some measure to the man without a fortune, and, as a result there would be secured to industry, frugality and honorable thrift something more nearly approximating an even break in the struggle for existence, and there would be guaranteed to the citizen a larger enjoyment of his declared to be inalienable right to Life, Liberty and the Pursuit of Happiness.

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